In re: HEATHER A. KOHLHAGEN

Case No. 11-11813

CHAPTER 13 PLAN

The future earnings of the debtor are submitted to the control of the court and the debtor shall pay \$310.00 per month to the trustee. PAYMENTS TO BE MADE BY ASSIGNMENT OF DEBTOR'S WAGES AT RMT INC., P.O. BOX 8923, MADISON WI 53708 IN THE AMOUNT OF \$143.08 BIWEEKLY; PLAN TO LAST 60 MONTHS

From the plan payments, the Trustee shall make adequate protection payments to Capitol Auto Credit in the amount of \$300.00 per month continuing while attorneys' fees are paid. After payment of administrative expenses including attorneys' fees (\$2,300.00);

Secured creditor Capitol Auto Credit to be paid its allowed purchase money claim (\$12,525.50) secured by the 2000 Chevrolet Blazer plus 6.0% interest in equal monthly installments;

after that,

All other allowed unsecured creditors shall receive a pro rata share of the remaining funds paid into the plan

Debtor shall surrender the residence aat 201 Windsor Court by permitting the lender(s) to foreclose on the house subject to the debtor's redemption rights under Wisconsin Statutes.

Debtor shall make the student loan payments directly to Nelnet; the last payment is due after the plan ends and the payments are current.

Secured creditors liens are retained until paid under applicable non-bankruptcy law or until the plan is completed., whichever occurs first.

Confirmation of this plan shall constitute a finding that the plan is the debtor's best effort within 11 U.S.C. § 727(a)(9).

Title to the estate's property shall revest in the debtor on termination of the case or dismissal of the plan. The debtor shall have the sole right to use and possess the property while the case is pending.

Dated: April _____, 2011

Heather A. Kohlhagen

lowly